

# GENERATIONS

HAWAII'S RESOURCE FOR LIFE

MAGAZINE | VOLUME 5 • NUMBER 1

## 新年進步

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Mayor of Chinatown:  
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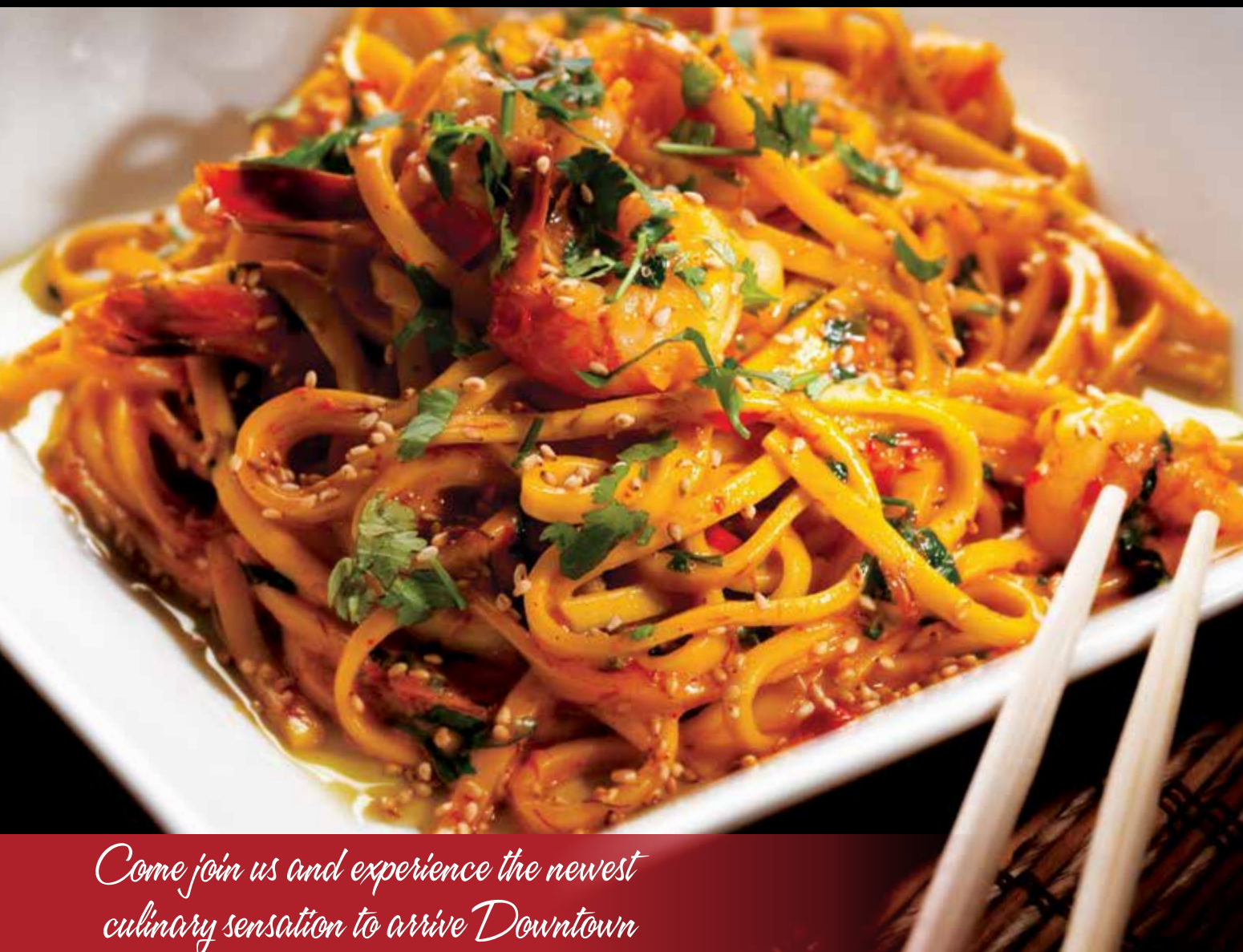
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*An old Chinese adage says:  
It does not matter  
how slow you go,  
so long as you do not stop.  
It implies persistence and  
humble resolve are important  
for reaching goals.  
Hawai’i’s Chinese community and  
their spokesperson,  
Dr. Joseph Young,  
Mayor of Chinatown,  
are powerful examples of  
aiming high and not giving up.  
That’s another thing to celebrate—  
at New Years and every day.*



*“Gong Hey Fat Choy!” from  
Publisher Percy Ihara and  
Dr. and Mrs. Young*

**2015** is taking off like a rocket, overcoming inertia, pushing upward! People are hopeful—visitor season in full swing, gas prices going down and our new Governor hard at work. The last of three New Year celebrations in Hawaii—Hawaiian Makahiki in November, Western New Year January 1, and soon, on the February new moon, Chinese New Year—is in full swing with festivities until the full moon in March. See our listing of Honolulu Chinese New Year events on page 20.

Dr. Joseph W.C. Young, Honolulu’s delightful and wise Mayor of Chinatown, took time to tell us about his community role as spokesperson and liaison for the over 100 Chinatown clubs and societies. You will be fascinated with his story, Page 14. If you like to cook and enjoy Chinese food, check out a New Year recipe on page 21—from June Kam Tong’s classic Chinese cookbook, *Popo’s Kitchen*, volume 2. The recipes are yummy and adapted for the modern cook.

Ever wonder why sweepstakes and get rich scams sucker so many seniors? Senior Deputy Prosecuting Attorney and elder abuse expert Scott Spallina’s wisdom on page 41 tells how, and what we can do about it. Pass it on.

Generations Magazine will now be available in all Public Libraries throughout Hawai’i. The State Library System is a great supporter of seniors—after all, we love to read! On page 25, learn about all the services you can access with your free library card.

All our contributors have created wonderful resources for you in this issue. While most of our authors are expert in senior services, they are not retirees themselves. However—our friend, TV personality and journalist Kirk Matthews recently retired. Now his column will recount his personal experience as a senior retiree—with wonderful insights. We are delighted that he decided to continue his column; be sure to go to our website and wish him well.



Every Day is Brand New!

Katherine Kama’ema’e Smith, Associate Editor

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# Our Contributors

**G**enerations Magazine calls upon Hawai'i's experts—from financial and legal advisors to healthcare professionals and noted chefs—to produce an informative and meaningful publication for our local seniors and their families. Mahalo for their contributions.



*KELFRED CHANG is a member of the Honolulu business community and a patron of Asian culture and arts. He is a member of the Chinatown Merchants Association, Chinese Chamber of Commerce Hawaii, Honolulu Chinese Jaycees, Chang Wing Yong Tong, Hawaii Lion Dance Association and other organizations that support the Chinatown Community. He is employed with Ideal Properties, Inc.*



*PAMELA CUNNINGHAM has been the Program Coordinator for the Hawaii SHIP for the past 14 years. She has worked in the field of aging and volunteer programs for over 25 years and feels truly blessed to be able to work with such a dedicated group of volunteers and partner organizations.*



*DR. RITABELLE FERNANDES, MD, MPH, FACP is Associate Professor at the Department of Geriatric Medicine, John A. Burns School of Medicine, University of Hawai'i. She is board certified in Geriatric Medicine, Hospice and Palliative Medicine, and Internal Medicine. She is a practicing geriatrician at the Kokua Kalihi Valley and Kalihi-Palama Health Center. Dr. Fernandes is also medical director of Bristol Hospice.*



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*And a continuing mahalo to our everpresent contributing partners (in alphabetical order):*

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**Home** is the main page.

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**Advertising** contains all of our advertising and marketing information.

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11am – 11:50am	■ In-home Care Options	■ Medication Management	■ Aging In Place
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## A Fulfilling Life

by Sherry Goya, *Generations Magazine Staff*

Kameko Miyahira doesn't look or act like a 100-year-old. She rises every day at 5 am, makes her own breakfast and lunch, exercises, does a little housekeeping, works in the yard and takes a nap. I was so impressed at how Kameko could manage all the steps in her daughter's Aiea house, where she has lived since 2003, when her husband died at 101 years of age.

Kameko was born on Maui on Nov. 3, 1914. Her parents moved the family back to Okinawa when she was in fourth grade. She was enrolled in the Japanese school system, where it was a difficult cultural adjustment. At age 17, Kameko returned to Maui, then the next year moved to Honolulu. She met the love of her life, Tokutaro, and raised two children. Kameko is also very proud of her five grandchildren and three great-granddaughters. What a fulfilling life!



Kameko dancing Kachashi at her 100th birthday party.

In her younger years, Kameko worked as a waitress at various restaurants before acquiring a job at the Walker Estate as a personal companion to Mrs. Puna Walker. She worked until 1996, when she retired at the age of 86. The advice Kameko gave me to live as long as her is to "take care of yourself, plus walk slowly and safely." ■

*If you know a centenarian, send us a photo and something about him/her. We'll help you write their story! Contact Sherry Goya:*

**808-722-8487 | SGoyaLLC@aol.com**



## The Joy of Retirement

by Kirk Matthews

I was tired yesterday and I'm tired today. So I guess I'm re-tired. It's an old joke, but one that sort of fits my situation.

At the end of September, I left KHON2 after 27 years. It was time. I will miss my friends at the station, and I will miss having the chance to meet people all over our state who have wonderful, heart-breaking, spirit-lifting stories. But there comes a time when you have to say, "I owe more to my family and my community." There are many ways to do that.

I will find ways to volunteer. I will find ways to have fun and share aloha. When you see me at Long's, be sure to say hello.

There is something else that happens when you retire. You have more time for your friends. Linda and I went to Maui on a one-day trip to visit my best man and his wife. She and Linda have known each other since grade school. Maui is a

beautiful place—we sat on their lānai and looked at the bay and talked for hours...just talked.

Toward the end of my television career, I found I was caught up in the day-to-day "work," paying little attention to the joy life has to offer. Now it's time to rediscover that.

I hope *Generations* magazine will continue to offer me and the rest of the contributing authors the opportunity to voice our feelings about retirement and the experiences it has to offer. I also hope you all will continue to take care of each other, which is an important part of what makes life beautiful and worthwhile.

Peace and Aloha ■

*KHON2 TV personality and journalist Kirk Matthews, a boomer, who speaks from the heart on issues concerning seniors and soon-to-be seniors. Post your questions or comments to Kirk at his column on Generations808.com.*



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# 新年進步

Dr. Joe W.C. Young,  
Mayor of Chinatown:  
Wishing Progress in 2015



Dr. Joseph W.C. Young and his wife, Barbara frequent Kekaulike Mall in Chinatown to enjoy the morning bustle and shop for fresh produce. Seniors recognize "Dr. Joe" as he is endearingly called, and stop to share a New Year wish—"Gong hey fat choy."

*Behind the ornate gates of Chinatown on South King and River Streets, fruit stand merchants, restaurants, art galleries, importers and cultural organizations are ready for Chinese New Year. Shops offer tantalizing specialty foods for the holiday. Chinese calligraphy wall hangings, lanterns and T-shirts call out wishes for good health, prosperity and happiness. Dr. Joseph W.C. Young, Mayor of Chinatown, invites everyone to come and join the fun.*

"So **lucky** that we live in Hawai'i and get to celebrate New Year twice!" says Dr. Joe Young. On Feb. 13 and 14, fireworks, lion dancing, cultural performances and a huge parade will usher in the "Year of the Sheep" (羊年).

As a part of Honolulu's downtown economy, Chinatown has overcome many challenges. Chinatown's Mayor is a liaison to City and County programs and services. We were humbled to spend time with him and learn about his early life, his road to a successful career, his vision for Chinatown's future and his 26 years of service to the Chinatown community.

#### ***The Social Structure of Chinatown is Language***

Dr. Joe's family came from Lung Doo (隆都) in Zhongshan city of Guangdong Province (廣東省中山市), China, where Sun Yat-sen was born. Joe's father sustained his family by farming mullet in Kuapā fishpond at Hawai'i Kai. To prosper, he learned fluent Hawaiian. "My father told me that to be successful, I must learn to communicate—so that's what I did," said Dr. Joe. It paid off for both father and son.

Language has shaped Honolulu's Chinese community for almost two centuries. Dr. Joe explained that Chinese has thousands of "dialects." Chinese written characters are universal, but the words associated with them are unique to each community. In English, "accents" don't interfere with understanding, but Chinese dialects differ so much that people from one village cannot understand their neighbors across the river or over

the mountain. It's not surprising that people of one dialect stick together, and that China's government teaches Mandarin dialect to all school children to unite their country.

As far back as 1810, a few Chinese came to Hawai'i from Zhongshan (near Hong Kong and Macao). Later, in the 1850s large numbers of Cantonese immigrated to work the sugar plantations. People from the See-Yup district ended up in San Francisco and New York, where their own dialects became established. Today, Chinese from Viet Nam, Laos and Cambodia speak their own dialects, and socialize in their own clubs in Chinatown. In addition to these language groups, 100 societies also form around interests like commerce, lion dancing, exercise and religion. Building a large community always requires bringing people together—Dr. Joe's success is his ability to overcome Chinese language barriers.



#### **概要：**

檀香山中國城首長 Joseph W. C. Young 開啟了華人社區與檀香山政府間的溝通。中國城已克服了眾多變革，至今對居民與觀光客而言都更加清潔而安全。商家正在為中國農曆新年做準備。進一步了解 Dr. Young 或 2 月 13 日到 14 日的農曆新年規劃，或致電 Kelfred Chang: 808-306-4584



### Meet Dr. Joseph Young, Mayor of Chinatown

**GM:** Dr. Joe, Mayor Kirk Caldwell appointed you “Mayor of Chinatown.” What does that mean?

**JY:** Well, it is an honorary role, like a diplomat or Miss America,” Dr. Joe says with a grin. “My first duty is public relations—to keep Chinatown in the public eye. But more than that, I help Mayor Caldwell and the City Council communicate with our 100 cultural, community organizations. We are very social, and families are large. Some community issues are very big—solutions require all of us to get together and decide what is best. When the city or county needs our help on a project, my job is to get people communicating. Right now we are working with the Mayor on finding options for the homeless, and supporting Chinatown merchants.



**GM:** Chinatown looks a lot cleaner in the past few years. It is a safe place?

**JY:** I’m glad you noticed our new buildings and sidewalks. We have a lot of foot traffic in our small business district, and with the help of the City of Honolulu, we have been able to clean up it up. People can see and smell the difference. Chinatown is safe, day and night. We want people to know that we are a safe neighborhood.

**GM:** What can people expect at Chinese New Year?

**JY:** February 19th is Chinese New Year—the year of the sheep on our lunar calendar. The City and County of Honolulu and United Chinese Society have been celebrating with cultural performances. The Chinese Chamber of Commerce and the City and County present a Chinatown open house Friday night, Feb. 13, and people will visit their societies and wish everyone good luck. On Saturday, Feb. 14, a big Parade with over 90 marching units starts in the afternoon. Maunakea Street will be closed from King Street, makai to Beretania Street. Vendors will set up booths on both sides of the street. Our County Council dignitaries, Mayor Caldwell and the 2015 Narcissus and Miss Chinatown Queens and their courts will be there with many traditional lion dancers (舞獅). Everybody come. (see pg. 20 for a list of New Year events.)



**GM:** Isn’t food a big part of Chinese New Year?

**JY:** Of course! Well known treats are Jin Dui (煎堆), sweet rice balls stuffed with sweet bean, meat or lotus paste and deep-fried. Everyone makes their own versions. My family loves Nien Gao (年糕), rice pudding with a red Chinese date on the top, and Pak Tong Koh (白糖糕), candied fruit and vegetables. On New Year’s Day, my wife serves Jai (齋), savory vegetables and rice—called ‘monk food;’ children serve their parents tea, and parents give their children red paper envelopes, called Lices (利是) with money inside. Kids love New Years.



**GM:** Chinatown seems to be a great place to shop for fresh produce.

**JY:** Yes. You can find delicacies like Peking duck, pastries, sweets, flowers, fresh seafood, plenty bananas, and citrus fruits like tangerines. Food shopping is a social event. If you live in Chinatown or nearby, you see the same faces every day, and hear good conversation too. We buy a little at a time and enjoy the walking and talking. Most of the fresh produce is from local farms. My family farmed fish in Kuapā Pond and sold to shops up here in Chinatown.



The appeal of Chinatown is quaint small shops with friendly merchants—selling everything from fine art and exotic delicacies to fresh seafood and local produce. Into the bargain, shoppers and visitors experience Chinese cultural traditions preserved in Honolulu for 200 years.



**GM:** Tell us more about your youth. How did you get to be a dentist?

**JY:** My uncle sent me to St Louis School. I was 16 when Pearl Harbor was bombed. Hysteria broke out. Soldiers came to the fishpond looking for spies — thinking we were Japanese. They barbed wired the beaches, so our farmed fish nearly doubled in price. I quit school and went to work as an airplane mechanic's apprentice at Hickam Air Force Base. Later I joined the Army Air Corps and served in the Philippines. After the war I passed my GED and entered University of Hawai'i at Mānoa. Later transferred to Washington University in Missouri, because they had a good school of dentistry. In 1955 I came home to set up a practice, and met and married Barbara Chun. She went to Syracuse University and completed her bachelors in education at the UH.

How did I get into dentistry? My college counselor tested my aptitudes. I wanted to be a lawyer, but he said I would be better in biology — perhaps dentistry. He was right. I was good working with my hands and I did pretty well at dentistry.

**GM:** When did you retire?

**JY:** I'm 89 years old. I retired in 1994. My two sons, Emory and Collyer studied dentistry and took over my practice on Waialae Avenue. I also two daughters — Haven is a teacher, and Shelby a veterinarian. For 26 years now Barbara and I spend our time giving back to the community. We have a Chinese adage that says,

"When you drink water, remember the source." When you receive something valuable, give back. You know I also studied sociology in college — I always had that drive to help people. Dentistry helps people too.

**Some of Dr. Young's Accolades:**

- ★ United Chinese Society Model Chinese Father of the Year, 1998
- ★ Distinguished Alumnus of the Year, Washington University Dental Alumni Association, 1999
- ★ United Chinese Society Chinese Citizen of the Year, 2004
- ★ Chinese Chamber of Commerce of Hawaii Outstanding Narcissus Volunteer, 2008
- ★ Organization of Chinese Americans, Hawaii Chapter, Unsung Hero Award, 2008

**Some of Dr. Joe's Favorite Projects:**

Honolulu City and County Planning and Permitting Commission, Honolulu Fire Department Commission, Vision Team Project, Chinatown, Mayor's Downtown/Chinatown Task Force, Chinatown Cleanup Effort, Sound Translation in Chinese, Committee member for design of Chinatown Gates, Street Signage Project, Smith and Nu'uanu Street Sidewalk Vision Team Project, Pālolo Chinese Home, Heritage Capital Fund Drive, Sun Ming Ting Village Elementary School Building Project, Chinatown Pedestrian Safety Project, Chung Shan Language School.

**GM:** What's in the Future for Chinatown?

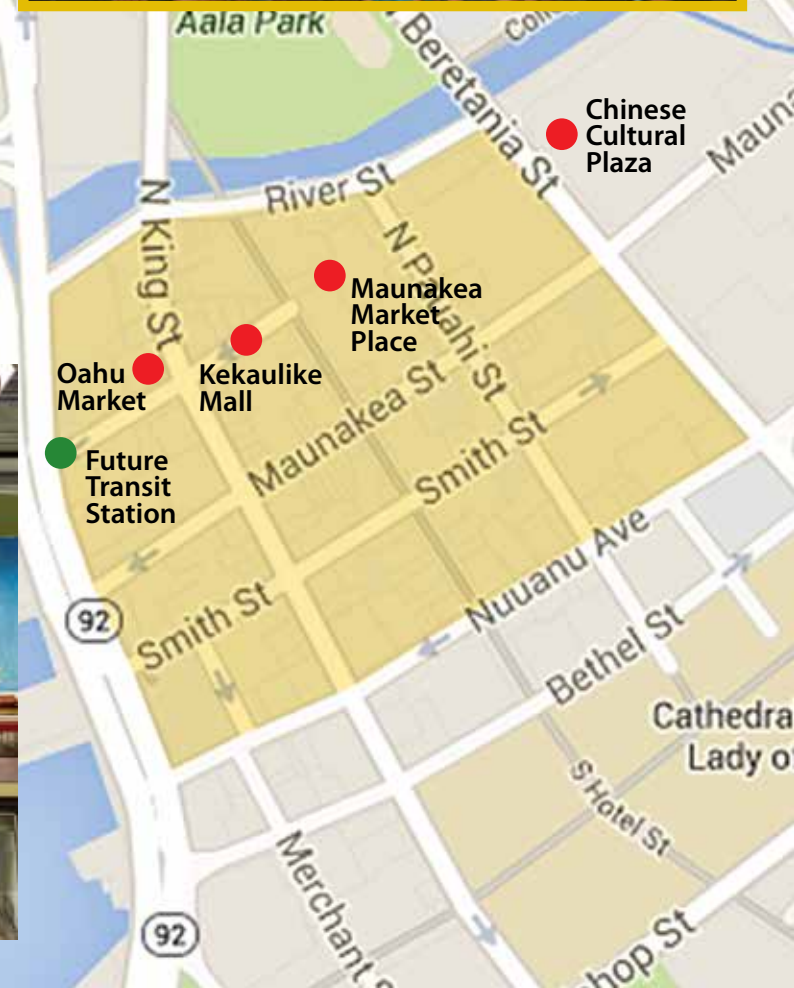
**JY:** The City Council applied Bill #48 "sit and lie law" to Chinatown in December. Our sidewalks are narrow. One person sitting on the curb disturbs foot traffic that our shop owners rely on for their livelihood. Enforcing the ordinance is a perfect example of how city and community work together. Shopkeepers and shoppers are pleased with the improvement.

The Mayor wants to help our community to grow. The Honolulu Rail Transit Project includes a Chinatown Station at the corner of Kekaulike Street and Nimitz Highway. We have a new Chinese Marketplace just two blocks away on Kekaulike. When the train begins running, we expect more foot traffic.



We are a community of different philosophies and backgrounds. New and different ideas are good. We want to be the best Chinatown we can. We started with safety and cleanliness. As honorary Mayor, I keep us communicating so Mayor Caldwell and the County Council can continue to help us. Then everyone prospers.

On behalf of my family and the community of Chinatown, I wish everyone Gong Hey Fat Choy (恭喜發財)! Welcome the New Year! Come and celebrate with us! ■羊





# Gong Hey Fat Choy!

by Kelfred Chang, Chinatown Merchants Association

The Year of the Sheep Chinese New Year celebrations in Honolulu include the oldest ethnic pageant in the U.S., The Narcissus Queen Pageant, and a host of free public events. The month-long celebration peaks on Feb. 14 with the Night in Chinatown Festival and Parade. New Year decorations, fireworks, lion and dragon dances, and delicious treats will bring over 3,500 visitors to Chinatown's 12-block section of Honolulu's business district. Traditions centered around warding off evil and wishing everyone health, happiness and prosperity for the coming year are a great way for seniors and their families to bring in the New Year.

## February 13, 5pm Chinatown Open House

Lion dance performances by more than 12 lions throughout Chinatown—Bethel Street to River Street, King Street to Beretania Street—kick-off at Chinatown Cultural Plaza at 5pm. Blessing begins at the Chinese Chamber of Commerce at 8 N. King St., starting at 6pm. Presented by the Chinese Chamber of Commerce and City and County of Honolulu.

## February 14–15, 11am–9:30pm Chinatown Cultural Plaza

There will be food and stage performances in the Center Stage area. This event is presented by the Chinese Chamber of Commerce and the City and County of Honolulu.

## February 14, 8am–9:30pm Night In Chinatown Festival & Parade

The largest event of the Chinese New Year celebration is a festive block party throughout the day in the heart of Chinatown in Honolulu with more than 100 food, craft and cultural booths. Five stage performances, lion and dragon dancing and other activities from various cultural ethnic groups start at 8 am and end at 9:30pm, on Smith, Pauahi and Maunakea Streets. The Night in Chinatown parade starts at 3:30pm on Hotel Street, then proceeds from the State Capital to



2014 Chinese New Year in Chinatown.

Photos courtesy of Paul D.Y. Chun and the Chinese Chamber of Commerce of Hawaii

River Street. With over 90 marching units, over 3,500 participants and cultural groups, including colorful lions and the dragons, the parade ends with the longest dragon in Honolulu, (approximately 150 feet). This event is presented by the Chinatown Merchants Association, Honolulu Chinese Jaycees and City and County of Honolulu.

## February 19

Celebrations at other various restaurants and venues.

## February 21, 11am–2pm Ala Moana Shopping Center

Center Stage events at 11am, followed with more than 14 lion dances throughout the shopping center and ending with a meet-&-greet event at 2pm. Presented by Ala Moana Shopping Center. ■

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# Jai Vegetarian Winter Stew

by June Kam Tong  
Author of Popo's Kitchen

For a healthy and hearty New Year dish, Jai blends dried and fresh veggies with bean paste. Anyone can make this today using ingredients found in Asian groceries.

## Broth:

- Ginger root (crushed & chopped 5 in.)
- 3/4 cup sugar
- 8 oz. mashed red bean paste (*nam yau*)
- 6 oz. mashed yellow bean paste (*tau hu mui*)
- 1 dried squid, washed and soaked
- 12 whole star anise, mashed
- 1 1/2 cup oyster sauce
- 2 quarts water (*may use chicken broth or hondashi*)

## Ingredients:

- 3 Tbsp. oil
- 1/2 lb. black mushrooms, wash and parboil
- 1/4 lb. black fungus, wash and parboil
- 1/2 lb. dried yellow bean curd (*foo jook*), wash and parboil
- 1/2 lb. golden lily flower, wash and parboil
- 1/4 lb. dried oysters (*hau see*), wash and parboil
- 1/4 lb. dry bamboo shoot (*sun ha*), sliced, wash and parboil
- 1/2 lb. oil tofu in cubes
- 1 can bamboo shoots, sliced
- 1 lb. long rice, soak and parboil
- 1 pkg black moss (*fatt choy*) add oil to loosen and parboil
- 1 large celery or Napa cabbage (*won bok*), cut up

## Directions:

Heat 3 Tbsp. of oil in a 6-quart pot. Brown ginger, add all broth items in order listed, stir fry 3 to 4 minutes, then add liquid and bring to a boil; adjust seasoning.

Pre-wash ingredients and parboil all but canned bamboo shoots. Add all but the last three ingredients. Bring to boil; simmer 30 minutes. Add last three ingredients. Stir well and cook 30 more minutes. Serve with white or brown rice. ■

Popo's Kitchen available from the author: 808-734-1063 or Amazon.com

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Chinese Restaurants on O’ahu

The Year of the Sheep demands a visit to your favorite Chinese restaurant. All will be decorated with beautiful red and gold wishes for the New Year, and some will offer special New Year dishes.



DUCK YUN CHINESE RESTAURANT	Cantonese	820 E. Hind Dr.	Honolulu / Aina Haina	808-373-1303
CHAN’S GOURMET BUFFET	Cantonese	3131 N. Nimitz Hwy.	Honolulu / Airport	808-833-3366
DEW DROP INN	Northern cuisine, crab dishes	1088 S. Beretania St.	Honolulu / Ala Moana	808-526-9522
PANDA CUISINE	Hong Kong, dim sum	641 Keeaumoko St.	Honolulu / Ala Moana	808-947-1688
EMPRESS RESTAURANT	Cantonese, dim sum	100 N. Beretania St.	Honolulu / Chinatown	808-521-5055
GOLDEN PALACE SEAFOOD REST.	Hong Kong, dim sum	111 N. King St.	Honolulu / Chinatown	808-521-8268
HONG KONG NOODLE HOUSE	Hong Kong	100 N. Beretania St.	Honolulu / Chinatown	808-536-5409
LEE HO FOOK	Hong Kong	100 N. Beretania St.	Honolulu / Chinatown	808-536-6077
LEGEND SEAFOOD RESTAURANT	Hong Kong	100 N. Beretania St.	Honolulu / Chinatown	808-532-1868
LITTLE VILLAGE NOODLE HOUSE**	Northern, Szechuan, Hong Kong	1113 Smith St.	Honolulu / Chinatown	808-545-3008
MEI SUM CHINESE DIM SUM REST.	Hong Kong, dim sum	1170 Nuuanu Ave.	Honolulu / Chinatown	808-531-3268
WON KEE	Hong Kong, Cantonese	100 N. Beretania St.	Honolulu / Chinatown	808-524-6877
MANDALAY**	Hong Kong, dim sum	1055 Alakea St.	Honolulu / Downtown	808-525-8585
HARBOR VILLAGE CUISINE	Szechuan, Hong Kong, seafood	7192 Kalaniana’ole Hwy.	Honolulu / Hawaii Kai	808-395-2311
HAPPY DAY	Specializing in dim sum	3553 Waialae Ave.	Honolulu / Kaimuki	808-738-8666
AU’S GARDEN RESTAURANT	Local Chinese food	1350 Mookaula St.	Honolulu / Kalihi	808-845-6213
MING’S CHINESE RESTAURANT	Cantonese	1414 Dillingham Blvd.	Honolulu / Kalihi	808-841-8889
SUNNY CHINESE RESTAURANT	Cantonese	1311 N. King St.	Honolulu / Kalihi	808-843-1199
TASTY CHOP SUEY	Cantonese	1606 Gulick Ave.	Honolulu / Kalihi	808-841-3115
ASIA MANOA CHINESE RESTAURANT	Local Chinese food	2801 E Manoa Rd.	Honolulu / Manoa	808-988-2828
FOOK YUEN	Cantonese	1960 Kapiolani Blvd.	Honolulu / McCully	808-973-0168
GOLDEN DUCK	Cantonese	1221 S. King St.	Honolulu / McCully	808-597-8088
MINI GARDEN	Oriental & vegetarian cuisine	2065 South Beretania St.	Honolulu / McCully	808-946-3828
ON ON	Full Chinese	1110 McCully St.	Honolulu / McCully	808-946-8833
KIRIN	Hong Kong	2518 S. Beretania St.	Honolulu / Moiliili	808-942-1888
YEN KING at MAPLE GARDEN	Mandarin, Szechuan	909 Isenberg St.	Honolulu / Moiliili	808-941-6641
LUNG FUNG RESTAURANT	Innovative Cantonese	5724 Kalaniana’ole Hwy.	Honolulu / Niu Valley	808-377-5555
PAUOA CHOP SUEY	Hong Kong, Local	1997 Pauoa Road	Honolulu / Pauoa	808-536-4204

AJ’S CHINESE RESTAURANT	Mandarin, American	1296 S. Beretania St.	Honolulu / Piikoi	808-593-1427
ASIAN MIX	Full Chinese	1234 S. Beretania St.	Honolulu / Piikoi	808-521-1688
ROYAL PALACE**	Cantonese, dim sum	4510 Salt Lake Blvd.	Honolulu / Salt Lake	808-487-6662
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AIEA CHOP SUEY	Cantonese	99-115 Aiea Heights Dr.	Leeward Oahu	808-488-9119
CATHAY INN CHOP SUEY	Cantonese	86-088 Farrington Hwy.	Leeward Oahu	808-696-9477
GOLDEN WHEEL CHINESE REST.	Cantonese	99-082 Kauhale St.	Leeward Oahu	808-486-6688
HO HO CHINESE CUISINE	Local/American Chinese	590 Farrington Hwy.	Leeward Oahu	808-692-9880
JADE GARDEN RESTAURANT	Cantonese	94-1040 Waipio Uka St.	Leeward Oahu	808-671-2882
KAPOLEI CHINESE RESTAURANT	Cantonese	91-525 Farrington Hwy.	Leeward Oahu	808-674-8888
KUNIA CHINESE RESTAURANT	Cantonese	94-665 Kupuohi St.	Leeward Oahu	808-678-2889
MAILE CHINESE SEAFOOD REST.	Hong Kong, Cantonese	95-221 Kipapa Dr.	Leeward Oahu	808-623-2221
MILILANI MAUKA CHINESE CUISINE	Hong Kong	95-1840 Meheula Pkwy.	Leeward Oahu	808-626-6288
TASTE OF HONG KONG	Hong Kong	91-1401 Fort Weaver Rd.	Leeward Oahu	808-683-3838
WAIMALU CHOP SUEY	Cantonese	98-020 Kamehameha Hwy.	Leeward Oahu	808-488-9010
CHINESE GARDEN RESTAURANT	Hong Kong	426 Uluniu St.	Windward Oahu	808-262-9090
KIN WAH CHOP SUEY	Cantonese	45-588 Kamehameha Hwy.	Windward Oahu	808-247-4812
NEW MUI KWAI CHOP SUEY	Cantonese	45-1052 Kamehameha Hwy	Windward Oahu	808-247-3230
PAH KE’S	Modern Chinese	46-018 Kamehameha Hwy.	Windward Oahu	808-235-4505

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## Upgrade Your Roof This Spring

by Clinton Murakami, Murakami Roofing, LLC

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## Five Reasons to Love Your Library Card!

by the Office of the State Librarian



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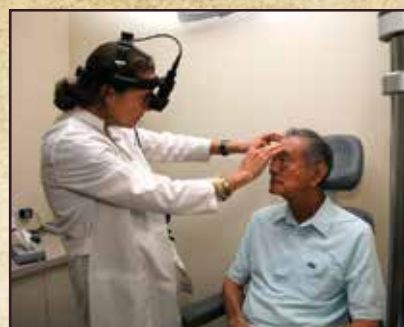
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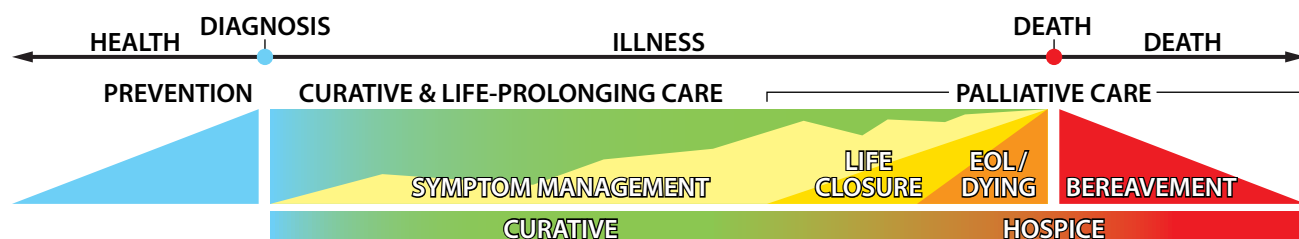
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# Hospice and Palliative Care

by Dr. Ritabelle Fernandes, MD



**D**ame Cicely Saunders (founder of the first modern hospice in London in 1968) summed up the hospice philosophy best when she told her patients: “*You matter to the last moment of your life, and we will do all we can, not only to help you die peacefully, but to live until you die.*” Hospice care is a model for quality compassionate care for people facing a life-limiting illness. It is a team approach to expert medical care, pain management, and emotional and spiritual support tailored to the patient’s needs and wishes.

## Who is eligible for hospice care?

When the goal of treatment begins to shift from cure to providing comfort, it may be time to consider hospice for persons facing terminal cancer: end-stage heart, lung, kidney or liver disease; severe dementia; severe Parkinson’s disease; or stroke. A physician must certify that the person is in the last stages of a terminal illness.

## Where is hospice care provided?

Most hospice care is provided in a person’s own home. Hospitals, nursing homes, assisted living, care or foster homes are other possible settings.

## What services are covered under hospice care?

- Nursing: pain and symptom management
- Personal care/home health aide
- Social services
- Spiritual counseling
- Volunteers
- Respite care
- Bereavement support

## Who pays for hospice?

Medicare, Medicaid and all medical insurances offer hospice benefit. Durable medical equipment

and medications related to the terminal diagnosis are covered. Little or no co-payment is required.

## What is palliative care?

According to the World Health Organization (WHO), palliative care is an approach that improves the quality of life of patients and their families facing the problem associated with life-threatening illness, through the prevention and relief of suffering by means of early identification and assessment and treatment of pain and other problems, physical, psychosocial and spiritual.

## How is hospice different from palliative care?

Palliative care is specialized care for persons with life-threatening illness, regardless of life expectancy. Hospice is a type of palliative care that occurs at the very end of a person’s life.

## What is supportive or concurrent care?

“Supportive” or “concurrent” care is a type of palliative care that encompasses all the extra care provided in addition to regular medical care by a full team of physicians, nurses, social workers, chaplains, and aides who specialize in caring for people facing serious illness. This means that somebody with a serious illness can have all the benefits of comfort care and still receive life-prolonging treatments.

## Who pays for Supportive or Concurrent Care?

Hawaii Medical Service Association (HSMA) offers supportive care services for homebound members who have advanced cancer, advanced heart failure or emphysema. University Health Alliance (UHA) offers concurrent care services to persons with any serious illness. HSMA and UHA have partnered with local hospices to offer this innovative program. ■

# What is Osteoarthritis?

by The Bone and Joint Center at Straub

**O**steoarthritis (OA) is one of the most common forms of arthritis. About 27 million people in America have osteoarthritis. It is a chronic condition in which the material that cushions the joints, called cartilage, breaks down. This causes the bones to rub against each other, causing stiffness, pain and loss of joint movement.

Common risk factors include increasing age, obesity, previous joint injury, overuse of the joint, weak thigh muscles, and genetics.

Osteoarthritis symptoms usually develop gradually. At first, there may be soreness or stiffness that seems more like a nuisance than a medical concern.

Common symptoms include:

- **Sore or stiff joints**—particularly the hips, knees, and lower back—after inactivity or overuse.
- **Stiffness** after resting that goes away after movement.
- **Pain** that is worse after activity or toward the end of the day.

Osteoarthritis, or OA, may also affect the neck, small finger joints, the base of the thumb, ankle, and big toe. The pain may be moderate and come and go, without affecting the ability to perform daily tasks. Some people’s OA will never progress past this early stage. Others will have their OA get worse. The pain and stiffness of more severe osteoarthritis may make it difficult to walk, climb stairs, sleep, or perform other daily tasks.

If you have symptoms of osteoarthritis, the doctor will ask questions about your medical history and perform a physical exam and, possibly, take X-rays to confirm the diagnosis.

There is no cure for osteoarthritis, but there are medications to help relieve pain, when



Photo courtesy of Harry Smith

needed. The doctor may recommend physical therapy (PT) or occupational therapy (OT) to help improve strength and function. When pain is severe and frequent or mobility and daily activities become difficult, surgery may be considered.

Staying physically active and maintaining a healthy weight are the keys to living well with osteoarthritis. Too little movement can lead to stiffness and weak joints. Losing one pound can take four pounds of pressure off your knee joints. Overall fitness improves health in many ways. Strong muscles protect joints. An OA management plan also involves eating a

nutritious diet, managing stress and depression, and getting a good balance of rest and activity each day. ■

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# All-on-4: The Modern Solution

by Dennis T. Nagata, DDS

Many patients today with missing teeth have opted for the All-on-4 treatment as a viable solution to permanently replace missing teeth.

All-on-4 dental implants offer you many important advantages:

- **A cost effective solution.** Your new replacement teeth require only four implants for each jaw. Reducing the number of implants means lowering the cost of tooth replacement.
- **Reduced need for bone grafting.** The special tilting of two of the implants ensures a secure and stable anchorage for the replaced arch, typically making bone grafting unnecessary.
- **Faster treatment and healing time.** Your replacement arch can be attached to your implants immediately. There is no need to wait for healing time between surgery and tooth replacement.



• **Prosthesis options.** You can choose fixed (one with highest durability and chewing function, but cannot be removed) or removable (one you can remove for easy cleaning).

## Scientifically proven and documented.

All-on-4 is supported by good clinical outcomes in studies where four implants were proven to support a full replacement arch.

If you feel that your dentures make chewing difficult and prevent you from enjoying the foods you love, you may want to explore the possibility of implants—in particular, an All-on-4, option. ■

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# Know Your Numbers

by Jeffrey Sisemoore, Director of Planned Giving for the National Kidney Foundation of Hawaii

You may have seen a report late last year explaining that Hawai'i was the healthiest state in the nation. While good health is certainly good news, the story involved a summary of limited information, and did not reflect the current state of kidney disease in America.

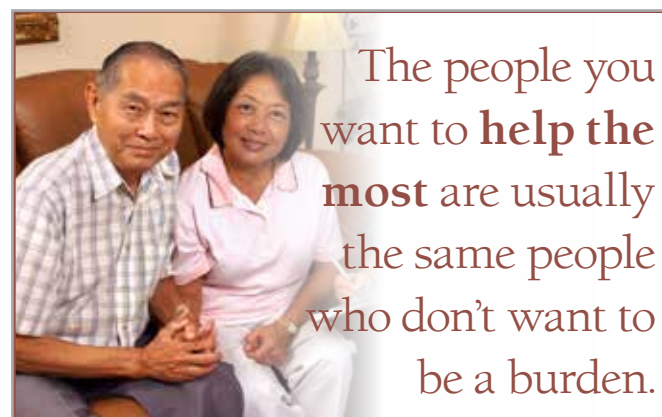
Unfortunately, incidence of the disease has more than doubled in the past decade and is projected to double again in the next 10 years. Here in Hawai'i, the incidence of kidney disease is approximately 30 percent higher than the national average: 1 in 7 people have the disease—often without realizing it during the early stages.

Chances are, unless you are already diagnosed with kidney disease, you do not “know your numbers” for healthy kidneys. Results from a simple blood test and urine analysis requested by your doctor will help you know if your numbers are good. One way to know your kidneys

are healthy is to “know your numbers”—so ask your doctor. If you haven't seen your doctor for a while, now is a good time to get a checkup. Ask your doctor about your glomerular filtration rate (GFR). Your GFR number tells you how much kidney function you have. As kidney disease worsens, kidney function declines and the GFR number decreases. Early detection can allow you to slow down or even stop the disease from worsening, by changing your lifestyle and following your doctor's advice.

Help us reverse the trends associated with kidney disease by helping yourself. “Know your numbers.” ■

National Kidney Foundation of Hawaii  
808-589-5976 | [jeff@kidneyhi.org](mailto:jeff@kidneyhi.org)  
For Planned Giving: [www.kidneyhawaii.org](http://www.kidneyhawaii.org)  
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## The Hawai'i Neurotrauma Registry

by Violet E. Horvath, Director, Pacific Basin Rehabilitation Research and Training Center

We've had lots of positive feedback on our first article about the Hawai'i Neurotrauma Registry. In the last two years, we've given out information on neurotrauma injuries (stroke, traumatic brain injury, spinal cord injury) at 60 events and presentations to approximately 6,500 people.

There is a lot of information on patients with stroke, spinal cord injury or traumatic brain injury while they are in the hospital or rehabilitation facility. *But what happens once they get home? What problems are they having? What kind of help do they need?*

The Hawai'i Neurotrauma Registry wants to know so the Hawai'i Department of Health, Developmental Disabilities Division can make appropriate plans and policies.

We currently have 81 individuals with neurotrauma injuries who have registered. They took

our private, confidential survey. We need many more people—especially from the Neighbor Islands—and younger people. The registry is voluntary and open to any resident of Hawai'i, any age, who has had a neurotrauma injury at any point in his or her lifetime.

You can fill out the confidential survey online at [www.svy.mk/1qybSHZ](http://www.svy.mk/1qybSHZ). Call us (there's a toll-free number for Neighbor Islands) to receive a copy by mail or to schedule assistance completing the survey. Email us with any questions, as well. With your help, the registry will be a success. Mahalo. ■

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## Taking the Pain Out of Physical Therapy

by Julie Moon, Physical Therapist



The letters “p” and “t” for physical therapy should NOT be confused with “pain” and “torture.” Unfortunately, many people will share their horror stories of how painful their experiences were. The old-school approach of “no pain, no gain” has been scientifically disproven. Stretching a muscle until it hurts will not get good results. Pain is the body's way of telling the brain that tissue damage is occurring. When you experience pain, your body's protective mechanisms take over, often inhibiting the strength and mobility of the damaged area. Believing that suffering

has to get worse before it can get better may even make your injury worse.

Ironically, one of the goals of physical therapy is the reduction of pain. Many injuries and post-surgical conditions by their nature are painful, although appropriate physical therapy treatments should be designed to relieve those symptoms and improve function. So just remember, while temporary soreness can be a normal response to therapy sessions involving exercise and manual treatment, a correctly designed program should not make your injury or painful condition worse. ■

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# The Winter Medication Blues

by Teri Bruesehoff, CEO, HiHomeCare (The Hawaii Group subsidiary)

**D**o you have so many medications that you feel you can't manage them all? We call this "the medication blues." Keeping your prescriptions straight, organizing pills or disposing of unused meds, can be truly overwhelming.

The first step to cure the medication blues is to keep your medications organized. If you have several medications, you or a family member can type out each medication name, why you take it, and the dosage (how much and how often you take it). This list will allow you to clearly see all your medications in one place. Next, buy a pillbox at your local pharmacy. Pick a pillbox that will accommodate the amount of medications and how many times a day you need to take each. Fill your pillbox each week using your medication list as a guide.

If a medication changes or is discontinued, properly dispose of it. There are several ways to

dispose of old medications. The simplest way is to call your pharmacy to find out if it has a medication return or "take-back" program. Not all pharmacies have this program, but many do. If you can't find a return program, follow this plan:

*Do not throw bottles of pills in the trash or flush them down the toilet. Instead, it is recommended that you strip the prescription label off the bottle, add some liquid to the bottle to dissolve the pills, reapply the lid, tape the lid with duct tape and throw the taped bottle in the trash.*

With these simple actions, you can get your medications organized, ensure you get the treatment you need and soon make the medication blues a thing of the past. ■

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\*Advocates can provide you with psoriasis education and resources and offer support, but cannot provide medical advice or replace your conversations with your health care provider.

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"Aquatherapy has helped my joint pain tremendously by loosening the muscles and improving my flexibility. Water exercises are easier to do than land exercises and you are able to increase the resistance so that when you do transition to a land program, you are stronger. I would highly recommend aqua therapy to anyone because it is refreshing, relaxing, and lots of fun." Ivalee S. 85 years old

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- Social Clubs and Programs (e.g. books, golf, arts and crafts, gardening, restaurants)
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# What Level of Care and Where?

by Beth Slaven, Administrator, Kina 'Ole Estate

Cara had to face it — after 7 years, she couldn't care for Dad at home any more. He needed 24/7 supervision and care and she was worn out. After calls to five facility managers, and getting no answers she collapsed in tears. Cora needed help right now...

Cara's story replays every day. Caregivers get beyond the limit of their own strength without even realizing it. Their loved one may not qualify for skilled nursing, but is already well beyond the care limit of assisted living.

Hawai'i has two more levels of care between Assisted and Skilled nursing: **Adult Residential Care Homes (ARCH)** which offers 24/7 supervision for safety and care for clients under the direction of a facility RN. An additional level of care is provided by **Intermediate Care Facilities (ICF)**, with 24/7 care below the level of skilled nursing, but each client's care is managed by an independent RN case manager, required by Hawaii State Department of Health. Case managers may cost an extra \$500-\$800 per month. Long-term care costs top out at skilled nursing facilities (SNF), which cost about \$10,000/month in Hawai'i.

Some large care facilities offer independent living and all levels of care in different branches of their complex. A change in a person's care level would mean moving to another section of the property, away from familiar clients, personnel and surroundings. Clients who choose smaller, friendly care homes without options for increased care services may have to move to a different facility when they require more care. When looking for placement in a small care home, one should try to find one that is licensed to provide intermediate care and has an Expanded Care License for skilled nursing care. Avoid the hassle and distress of moving when the inevitable happens.

Most of all, be looking ahead, and don't put off transition to a care facility until you are too exhausted to make a good decision. Your loved one and you will be much better off. ■



Some seniors are much happier in a small care facility that can provide increased care options when needed.

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# Medicare Enrollment Periods and COBRA

Information provided by Hawaii SHIP (State Health Insurance Assistance Program)

It is February and if you have not signed up for Medicare Part B during your initial enrollment period and you are not covered by an active employer group health plan, you still may enroll until Mar. 31. Your coverage for Medicare Part B will begin July 1st and you may face a penalty.

We have individuals that call us each year with a common question: "But I had employer group coverage—COBRA. Don't I have 8 months to sign up for Part B?" We explain that Medicare enrollment periods apply to COBRA beneficiaries too.

COBRA beneficiaries who are not currently employed and who delayed enrollment in Medicare Part B, may not qualify for a special enrollment period (SEP) to enroll in Medicare Part B after their COBRA coverage ends. They may, however, qualify for a SEP to enroll in Part D at that time, if the drug coverage they had under COBRA is creditable. Individuals on COBRA do not meet the definition of "current employment."

## What is COBRA?

The Consolidated Omnibus Budget Reconciliation Act (COBRA) gives workers and their families who lose their health benefits the right to continue their group health plan for a limited period of time. A worker may choose COBRA under circumstances such as voluntary or involuntary job loss, reduction in the hours worked, transition between jobs, death, divorce, and other life events. Qualified individuals may be required to pay a full premium, up to 102 percent of the cost to the plan.

In certain instances, where coverage under the plan would otherwise end, COBRA generally requires that group health plans sponsored by employers with 20 or more employees offer employees and their families a temporary extension of health coverage (called continuation coverage).

## Other Special Enrollments (SEP) Available

**Medicare Advantage Disenrollment Period:** Jan. 1–Feb. 14. If you're in a Medicare Advantage Plan, you can leave your plan and switch to Original Medicare. If you choose to switch during this period, you'll have until Feb. 14 to also join a

Medicare Prescription Drug Plan. Your Medicare coverage will begin the first day of the month after the plan receives your enrollment form.

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# Social Security Fights Against Fraud

by Jane Yamamoto-Burigsay, Social Security Public Affairs Specialist in Hawai'i



If you're like most people, you protect what's valuable to you. To protect your family financially, you buy health and life insurance. To protect your home, you get homeowner's insurance, a security alarm, or perhaps a large dog. You hide your jewelry in a safe place or buy insurance in case you need to replace it. You save or invest your money with a bank that offers FDIC coverage.

Social Security is much the same. We value the people we serve, our employees who provide world-class customer service, and the integrity of our programs. We protect them by using many tools to identify, prevent, and stop fraud; we seek maximum punishment for those who commit it.

Social Security has a zero-tolerance policy for fraud. We use tools to help us predict where fraud may occur, and by monitoring cases closely, we identify fraud early. We also have stiff penalties that discourage people from committing fraud.

We cannot prevent every instance of fraud, just as law enforcement cannot prevent all crime, but we aggressively investigate and pursue prosecution of all who try to cheat the system. Our message to those who would defraud Social Security is clear: We will find you; we will prosecute you; we will seek the maximum punishment allowable under the law; and we will fight to restore to the American public the money you've stolen.

Social Security takes fraud seriously and so should you. If you suspect someone is committing Social Security fraud, report it online at [www.oig.ssa.gov/report](http://www.oig.ssa.gov/report) or call the Social Security Fraud Hotline at 1-800-269-0271. ■

Questions, online applications, or to make an appointment to visit a Social Security office, contact:  
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## Protect Your Property and Loved Ones

by Christina Laney at LIST Sotheby's International Realty

The older we get, the more closely we look at our finances, real estate and family. Thinking about our home, who will inherit it and how will we want to be remembered. Estate planning, the next step in this thought process, can be very confusing and overwhelming. Senior real estate specialists are trained to work with you every step of the way, coordinating all the professional consultants you will need along the way. Educating yourself is the key to being prepared. Can you answer these questions?

- Do I need a trust? Do I have a trust?
- Is my trust up to date?
- Should I have a revocable or irrevocable trust?
- Who should administer my estate?
- What taxes affect the value of my estate?

If you do not know the answers to all these questions, LIST Sotheby's Senior Concierge hosts

free seminars year round, where experts in trusts, taxes, wills and estate planning will give you the information you need. Here are two upcoming events:

### March 14, 2015—Legal Considerations

Presenter: Scott C. Suzuki, AAL

He will cover trusts, estates and taxes.

### May 2, 2015—Decluttering, Downsizing and Selling Your Current Home

Presenter: Christina & Yumi Laney

They will cover downsizing your home.

For more information, registration (*seating is limited*) and a 2015 schedule of free seminars, please call **808-282-1399**. ■

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## Ms. Medicare "Age of Elegance" Pageant

by Martha Khlopin, Radio Host of A Medicare Moment With Martha



L-R: Martha Khlopin, Laurie Bachran, Terri Rainey, Fay Rawles-Schoch, Eda Daniels and Al Harrington.

The inaugural Hawai'i Ms. Medicare "Age of Elegance" pageant held on Saturday, Dec. 20, 2014, at the Pacific Beach Hotel in Waikiki was sponsored by Get2insurance.com. The next Ms. Medicare event will be held in early October 2015. We pray this pilot project will grow much larger in years to come. The event's mission is to boldly highlight that qualifying for Medicare does not diminish an individual's vitality, relevance, or contribution to their family, community or society.



designed to provide affordable, quality health care to everyone who qualifies.

We aim to promote access and education by sending Ms. Medicare pageant winners to events throughout the state so they may share information about the value of government programs. Holders of the Ms. Medicare crowns will share their own experiences as Medicare beneficiaries and discuss the great resources available.

Ann Mata of Pageant Productions provided her 30 years of expertise and visionary leadership to this truly memorable event.

If you would like to meet the pageant winners and learn more about Medicare or Medicaid, stop by our booth at the **FHB Primetime Wellness Fair at the Neal Blaisdell Center on March 5, 2015, from 8:30 am – noon**. Or call Ann Mata at **808-342-1516** if you wish to schedule an appearance by one of our 2014 pageant winners at your next event. Access free workshops and online learning tools by visiting **Medicare.gov** or calling **1-800-MEDICARE**—both available 24/7. ■



2014 Ms. Medicare winners: Laurie Bachran, Terri Rainey, Fay Rawles-Schoch and Eda Daniels are available to speak about their experiences as Medicare beneficiaries.

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# Cons Prey On Good Intentions

by Scott Spallina, Senior Deputy Prosecuting Attorney

For hours, Elaine (*not her real name*), age 69, sat on the lanai of her Pearl City townhouse waiting. She was told that at any moment, the governor was going to arrive and present her with a new car and a check for \$2 million. During this time, her adult son was yelling because he just found out that over the past year, she wired over \$40,000 to the “International Lottery Commission” to pay the fees and taxes on her lottery winnings. He was so upset, in fact, that neighbors called the police, fearing for the safety of the mother. When they arrived, he calmed down enough to ask her why she even wanted a car because she didn’t even drive. Her response was, “I wanted to get you something nice, for being such a good son.”

There have been numerous studies trying to explain why seniors fall victim to so many financial scams. Some theorize that as the brain ages, it becomes more susceptible to these cons. In essence, stating that a form of mild incompetency is a natural stage of growing older. This belief, in my opinion, is ageist, and does not explain the great many elders who lead productive and successful lives, well after their retirement age.

No, the vast majority of victims I have encountered were individuals of sound mind, with no defect in their cognitive thinking that led them to believe in something that was too good to be true.

In my experience, it is their desire to continue the role started decades ago, namely, being a provider. Many victims of financial abuse are either parents or grandparents, or persons who lived their life supporting a spouse or sibling. They worked hard and sacrificed to provide their family with the best they could afford. As it dawns on them that they may no longer be able to accomplish this self-appointed supporting role, they become desperate. Desperation leads them to want to believe that they are lucky enough to have won a lottery they never entered, or blessed by an invitation to participate in an investment opportunity with unbelievable returns.

These feelings of urgency are only fueled by the tactics of conmen who talk about “leaving a

legacy” or guarantee a way of providing for the family once the senior is gone. Think of a life insurance advertisement on steroids with a lot of guilt added for effect.

How can this be prevented? Perhaps one thing a loved-one *can do* is communicate to the senior sincere gratitude for everything they have done for them. Explain how the senior’s hard work and encouragement provided a foundation to be successful in the their own lives. Or better yet, clearly demonstrate that they no longer need financial help from the Kūpuna. It is through these actions, that the senior will know they completed their job of being a provider. ■

To report suspected elder abuse, contact the Elder Abuse Unit at: **808-768-7536** | [ElderAbuse@honolulu.gov](mailto:ElderAbuse@honolulu.gov)  
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## Retiring Early? Answer 5 Questions First

by Michael W. K. Yee, Certified Financial Planner

While many people are forced to stop working earlier than they'd planned due to health or employer issues, others dream of early retirement. The upside of early retirement is easy to understand – more time to pursue your interests, while you are still healthy. The downside risks center on cost of retirement, and the emotional impact of changing your routine. Keep in mind that given today's life expectancies, anybody who retires before age 65 or 66 could easily spend two or three decades in retirement. Given this reality, here are five key questions you should answer before you decide to retire early:

### Q1: Do you have a realistic plan to generate income for decades?

Making realistic projections about all sources of future revenue and how much income you can draw over a lifetime really matters. Remember, cost of living will likely increase over time, requiring you to withdraw more from your nest egg in the future. To meet this financial challenge, you need a large, widely invested portfolio. Be sure to add in other sources of retirement income: Social Security, pension income and inheritance you have received or can count on receiving.

### Q2: Do you have outstanding debts to pay?

If you continue to carry a home mortgage, automobile loan, credit card debt or home equity loan into retirement, ongoing payments subtract from your disposable income. The ideal situation is to have little or no debt when you head into retirement so you can be more efficient in the use of your available financial resources.

### Q3: Are you going to claim Social Security benefits early?

Most people are first eligible to claim Social Security benefits at a reduced rate, when they reach age 62. Full retirement benefits are paid to persons who retire between ages 65 and 67, depending on the year of birth. Early retirees must prepare to either substitute for Social Security benefits in earlier years or accept smaller Social Security payments throughout their lives.

### Q4: What is your plan for health care?

One of the costliest aspects of early retirement is paying for private health insurance after you leave work and before you are eligible for Medicare. Explore your options for health care exchanges and private insurers. Perhaps you are covered under a former employer's plan for retirees. Remember, persons in their 50s and 60s often pay the highest premiums for health insurance, so this will represent a significant expense.

### Q5: Are you emotionally prepared for a dramatic change in your life?

Leaving the routine you've been living for decades is a significant adjustment. Before leaving the workforce, envision your new life after retirement. Plan to stay active and connected to people; provide yourself the kind of stimulation you were accustomed to while you worked.

Early retirement is likely to work out best for those who plan ahead. Answering these five questions in an honest and comprehensive way is a good starting point. ■

Michael W. K. Yee, CFP

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808-952-1222 ext. 1240 | michael.w.yee@ampf.com

Michael W K Yee, CFP®, CFS®, CRPC®, is a Financial Advisor and CERTIFIED FINANCIAL PLANNER practitioner™ with Ameriprise Financial Services, Inc. in Honolulu, HI. He specializes in fee-based financial planning and asset management strategies and has been in practice for 30 years.

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## Easy Come... Easy Go

by Scott A. Makuakane, Counselor at Law, Est8Planning Counsel LLLC

Receiving an inheritance can certainly be like winning the lottery. What could be wrong with that?

Callie Rogers, age 16, won \$3.1 million in a British lottery. By the age of 22, the unwed mother of two had attempted suicide twice, and spent over \$400,000 on cocaine alone (in addition to more conventional luxuries). She was broke, living with Mom, and working three cleaning jobs.

William "Bud" Post won \$16.2 million in the Pennsylvania Lottery in 1988. Within five years, his brother had put out a murder-for-hire contract on him. His landlady, who was also his sixth wife, had forced him to give her a third of his winnings. He was convicted for assault for firing a shotgun at a bill collector. By the time he died in 2006, Post had gone from scooping up annual lottery payments of \$497,953.47 to scraping by on \$450 per month in disability compensation.

Jack Whitaker won the largest Powerball payout in history. In just four years, he blew through \$113,386,407.77 (after taxes). He gave away \$14 million to his church and other charitable causes, but he went from successful businessman to a sleazy strip club regular. Money's impact on his loved ones was even more tragic. The apple of his eye — his granddaughter, Brandi — unfortunately spent her new-found wealth on a trip down the fast lane to drug addiction. Brandi ended up dead under circumstances that pointed to murder.

So what will your loved ones do with what you leave behind for them? The above examples are extreme, but they show how a sudden windfall can quickly turn from a blessing into a curse. The lesson applies to all of us. It doesn't take millions of dollars to ruin a life. Rather than give your loved ones direct access to what you leave behind, you can give them their inheritance in trusts, administered by people or institutions who will provide good judgment and wise guidance. Those trusts can contain provisions to protect your beneficiaries from bad habits, opportunistic friends and family members, and their own lack of wisdom and experience. You can even add a variety of conditions to your gifts. You can condi-

tion distributions from trusts upon such things as the beneficiary's passing a drug test, holding a steady job, or staying out of jail. You can also impose positive conditions, such as directing your trustees to make larger ongoing distributions to beneficiaries who are maintaining a certain grade point average in college or meeting other standards of achievement.

Your legacy deserves to be passed on in a way that will genuinely benefit your loved ones. There's no harm in being creative about how you achieve your estate planning goals. ■

Scott Makuakane, Counselor at Law

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Watch Scott's TV show, *Malama Kupuna*

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## History, Herstory, Yourstory

by Stephen B. Yim, Attorney at Law

One Sunday morning, a few years back, I was out driving on the North Shore, headed to Starbucks for my morning cup of coffee. The traffic wasn't light, as it was surf season, which means it was pretty crowded with only one lane going in each direction. I noticed in my rear-view mirror that there was a car weaving in and out of traffic, passing other cars and speeding. As the driver passed me, I remembered getting angry at this impatient and disrespectful driver. I continued to observe the driver as they sped ahead, weaving in and out of traffic, until the car finally disappeared. I couldn't imagine anyone more selfish and crazy, making it so dangerous for everyone else just because of their impatience...until I got to Foodland where Starbucks was. You see, across the street was a fire station. And there was the crazy driver — at the fire station. Their passenger was seated, surrounded by firemen who were taking the passenger's blood pressure. As

I entered Starbucks, I could hear an ambulance driving away from the fire station.

This new year, you might be considering making or updating your estate plan. When you do, please do not rely solely on the legal plan to pass your intentions on. Where appropriate, please take the time to discuss your intentions with your family, and write them down. You are the custodian of your wishes, intentions, and memories. We cannot afford misunderstanding, or to completely lose them when you are not able to express or explain yourself. The estate plan, in a way, is your story and belongs only to you. Please do your best to clearly share your story. ■

Stephen B. Yim, Attorney at Law  
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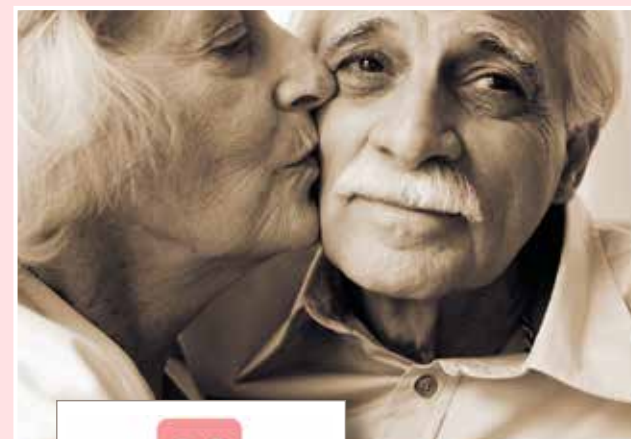
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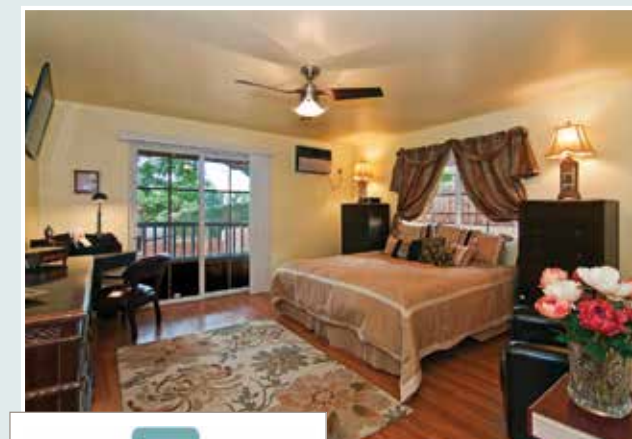


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